



... protecting *Life* through all its stages!

APPLICATION SUBMISSION GUIDELINES

- Refer to the State Approved Life Products and Forms section under each individual state in Life Insurance Applications and Forms on the PRCUA Agent Portal for all required forms.
- Use the application form number and other required forms that correspond to the state of primary residence of the Proposed Insured.
- The application **must be completed thoroughly** with accurate information and without any omissions, including but not limited to:

Proposed Insured's Information	Correct Premium	Beneficiary Information	Doctor's Information*
Social Security Number	Payment Mode	Medical Information*	Signatures
Driver's License Information	Applicant/Owner Information	Family History	Check or EFT Form
Plan Description	Tobacco Use Information*	Height/Weight	MIB Form

*Depending on Product, certain information not needed(?)

- **Any omissions or illegible applications will cause significant delays in processing time.**
- Complete applications will be processed in the order received.
- If the current application does not have a designated section for a certain requirement, such as Driver's License information or place of birth, include them in the **Remarks Section** of the application.
- If there is no Driver's License, we require that a State ID or passport be listed in its place.(?)
- To insure the use of accurate premiums, use either the downloadable desktop version or the web-based version of PRCUA's Sales Illustration Software.
- Electronic applications are available via DocuSign. See DocuSign FAQ for more details.
- Beneficiaries need to be clearly identified, with the relationship to the insured indicated. Complete beneficiary information will be helpful to expedite the claims process.
- All medical questions (if applicable), including family history, must be answered truthfully. If any questions were answered as "Yes", include details in the **Remarks Section**.
- Must include any other life insurance coverage in force.
- All the relevant parties listed on the application, (Insured/Owner/Applicant/Agent) must sign all required sections of the applications and additional forms.
- MIB, HIPPA Authorization, Fair Credit Disclosure Notice, and Conditional Receipt must be signed where applicable.
- A check for initial premium or EFT form must accompany the application. If there is no payment form submitted with an electronic application, notify the New Business Department that a check has been mailed to the Home Office.